

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Manufacturers and Traders Trust Company, a/k/a M&T  
Bank, successor by merger with Hudson City Savings  
Bank

In Re:  
Miguel A. Perez-Fleitas,  
  
Debtor.



Order Filed on January 18, 2024  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-18560 SLM

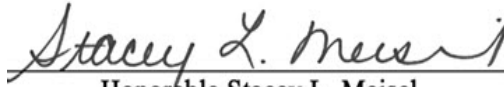
Hearing Date: 1/10/2024 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 18, 2024**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Miguel A. Perez-Fleitas

Case No: 20-18560 SLM

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Manufacturers and Traders Trust Company, a/k/a M&T Bank, successor by merger with Hudson City Savings Bank, Denise Carlon appearing, upon a certification of default as to real property located at 1125 Monmouth Avenue, Linden, NJ, 07036, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Paola D. Vera, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 8, 2024, Debtor is past due with a total delinquency of \$5,546.66 for the months of November 2023 through January 2024 (3 @ \$2,106.61 less suspense \$773.17); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$2,200.00 by January 20, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,346.66 will be paid by Debtor remitting \$557.78 per month for five months and \$557.76 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2024, and continue for a period of six months until the post-petition arrears are cured;

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees in an amount to be included in a post-petition fee notice which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Miguel A Perez-Fleitas  
Debtor

Case No. 20-18560-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 18, 2024

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:

Recip ID	Recipient Name and Address
db	+ Miguel A Perez-Fleitas, 1125 Monmouth Ave, Linden, NJ 07036-2021

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Manufacturers and Traders Trust Company a/k/a M&T Bank, successor by merger with Hudson City Savings Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paola D. Vera	on behalf of Debtor Miguel A Perez-Fleitas pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4